ALBUQUERQUE, NM 7.44% 7.4 APPLETON, WI 6.68% 6.1 ATLANTA, GA 16.75% 16.7 BATON ROUGE, LA 6.68% 6.1 BILLINGS, MT 6.68% 6.1 BLUE BELL, PA 20.17% 20.1 BRAINTREE, MA 29.15% 29.1 BROOKFIELD, WI 12.83% 12.3 CEDAR RAPIDS, IA 6.68% 6.1	
ALBANY, GA ALBUQUERQUE, NM 7.44% 7.4 APPLETON, WI 6.68% 6.4 ATLANTA, GA 16.75% 16.7 AUSTIN, TX 9.57% 9.5 BATON ROUGE, LA 6.68% 6.6 BILLINGS, MT 6.68% 6.6 BLUE BELL, PA 20.17% BRAINTREE, MA 29.15% 29.5 BROOKFIELD, WI CEDAR RAPIDS, IA 6.68% 6.6	
ALBUQUERQUE, NM 7.44% 7.44% 7.44% 7.44% 7.44% 6.68% 6.4 6.4 6.68% 16.75% 16.75% 16.75% 9.57% 9.57% 9.57% 9.57% 16.75% 16.	rly
APPLETON, WI 6.68% 6.0 ATLANTA, GA 16.75% 16.1 AUSTIN, TX 9.57% 9.0 BATON ROUGE, LA 6.68% 6.0 BILLINGS, MT 6.68% 6.0 BLUE BELL, PA 20.17% 20.0 BRAINTREE, MA 29.15% 29.0 BROOKFIELD, WI 12.83% 12.3 CEDAR RAPIDS, IA 6.68% 6.0	68%
ATLANTA, GA 16.75% 16.75% 9.57% 9.57% 9.57% 9.57% 9.57% 9.57% 9.57% 9.57% 9.57% 16.75% 9.57% 9.5	44%
AUSTIN, TX 9.57% 9.58 BATON ROUGE, LA 6.68% 6.48 BILLINGS, MT 6.68% 6.48 BLUE BELL, PA 20.17% 20.18 BRAINTREE, MA 29.15% 29.18 BROOKFIELD, WI 12.83% 12.8 CEDAR RAPIDS, IA 6.68% 6.4	68%
BATON ROUGE, LA 6.68% 6.1 BILLINGS, MT 6.68% 6.1 BLUE BELL, PA 20.17% 20.1 BRAINTREE, MA 29.15% 29.1 BROOKFIELD, WI 12.83% 12.3 CEDAR RAPIDS, IA 6.68% 6.1	75%
BILLINGS, MT 6.68% 6. BLUE BELL, PA 20.17% 20. BRAINTREE, MA 29.15% 29. BROOKFIELD, WI 12.83% 12. CEDAR RAPIDS, IA 6.68% 6.	57%
BLUE BELL, PA 20.17% 20. BRAINTREE, MA 29.15% 29. BROOKFIELD, WI 12.83% 12. CEDAR RAPIDS, IA 6.68% 6.	68%
BRAINTREE, MA 29.15% 29. BROOKFIELD, WI 12.83% 12. CEDAR RAPIDS, IA 6.68% 6.	68%
BROOKFIELD, WI 12.83% 12.8 CEDAR RAPIDS, IA 6.68% 6.6	17%
CEDAR RAPIDS, IA 6.68% 6.1	15%
	83%
CHAMPAIGN, IL 6.68% 6.	68%
	68%
CHARLOTTE, NC 8.46% 8.	46%
CHICAGO, IL 21.30% 21.3	30%
CINCINNATI, OH 9.72% 9.7	72%
COLUMBIA, MD 27.16% 27.1	16%
COLUMBIA, MO 6.68% 6.1	68%
COLUMBIA, SC 6.68% 6.1	68%
COLUMBUS, OH 10.45% 10.4	45%
CONCORD, NH 29.15% 29.1	15%
DALLAS, TX 19.65% 19.	65%
DENVER, CO 19.77% 19.	77%
DES MOINES, IA 6.68% 6.1	68%
DOWNERS GROVE, IL 21.30% 21.	30%
EAU CLAIRE, WI 6.68% 6.	68%
ELIZABETHTOWN, KY 6.68% 6.1	68%
FARGO, ND 6.68% 6.	68%
FOXBORO, MA 29.15% 29.1	15%
GAINESVILLE, FL 6.68% 6.	68%
GRAND FORKS, ND 6.68% 6.	68%
GRAND ISLAND, NE 6.68% 6.	68%
GRAND RAPIDS, MI 6.68% 6.	68%
HARRISBURG, PA 8.36% 8.3	36%
HAYS, KS 6.68% 6.1	68%
HOOVER, AL 6.87% 6.1	87%
	68%
HOUSTON, TX 23.90% 23.5	90%
	18%
	68%
	08%
	68%
	68%

2019 FDIC LOCALITY RATES			
OFFICE LOCATION	Effective January 6, 2019	Effective January 6, 2019	
	EM, CX	CG, CM, Hourly	
LEXINGTON, MA	29.15%	29.15%	
LITTLE ROCK, AR	6.68%	6.68%	
LIVONIA, MI	18.25%	18.25%	
LOS ANGELES, CA	28.09%	28.09%	
LUBBOCK, TX	6.68%	6.68%	
MADISON, WI	6.68%	6.68%	
MANKATO, MN	6.68%	6.68%	
MEMPHIS, TN	6.68%	6.68%	
MINNEAPOLIS, MN	18.67%	18.67%	
MONROE, NJ	36.13%	36.13%	
MONTGOMERY, AL	6.68%	6.68%	
MOUNT VERNON, IL	6.68%	6.68%	
NASHVILLE, TN	6.68%	6.68%	
NEW YORK CITY, NY	36.13%	36.13%	
OKLAHOMA CITY, OK	6.68%	6.68%	
OMAHA, NE	7.11%	7.11%	
ORANGE, CA	28.09%	28.09%	
PENSACOLA, FL	6.68%	6.68%	
PHOENIX, AZ	13.35%	13.35%	
PORTLAND, OR	15.82%	15.82%	
PRINCETON, IL	21.30%	21.30%	
RALEIGH, NC	11.54%	11.54%	
RICHMOND, VA	10.99%	10.99%	
ROCKY HILL, CT	25.97%	25.97%	
SACRAMENTO, CA	21.74%	21.74%	
SALT LAKE CITY, UT	6.68%	6.68%	
SAN FRANCISCO, CA	46.28%	46.28%	
SAN JUAN, PR	13.64%	13.64%	
SAVANNAH, GA	6.68%	6.68%	
SCOTT DEPOT, WV	6.68%	6.68%	
SEATTLE, WA	22.44%	22.44%	
SEVEN FIELDS, PA	10.98%	10.98%	
SHREVEPORT, LA	6.68%	6.68%	
SIOUX CITY, IA	6.68%	6.68%	
SIOUX FALLS, SD	6.68%	6.68%	
SPRINGFIELD, IL	6.68%	6.68%	
SPRINGFIELD, MA	25.97%	25.97%	
SPRINGFIELD, MO	6.68%	6.68%	
ST. LOUIS, MO	8.99%	8.99%	
SUNRISE, FL	15.76%	15.76%	
SYRACUSE, NY	6.68%	6.68%	
TAMPA, FL	6.68%	6.68%	

2019 FDIC LOCALITY RATES			
OFFICE LOCATION	Effective January 6, 2019	Effective January 6, 2019	
	EM, CX	CG, CM, Hourly	
TULSA, OK	6.68%	6.68%	
WASHINGTON, DC	27.16%	27.16%	
WICHITA, KS	6.68%	6.68%	
WILMINGTON, DE	20.17%	20.17%	